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All aboard for season's first excursion

Preparations are well under way for the first of several excursions planned this year by the Seniors Association of St. Margaret's Bay.

The first trip will be to Canada's Museum of Immigration at Pier 21, the Seaport Market and the new Halifax Central Library.

On Saturday, April 23, seniors and guests should gather at the Seniors Information Centre at 9.30 am for a 10 am departure.

The first stop will be Pier 21 for a guided tour, followed by lunch at the Seaport Market. Participants can pack their own lunch or buy food at the Market.

After lunch, participants will spend 90 minutes browsing through the new Halifax Central Library. The bus will return to the Seniors Information Centre in Tantallon around 4.30 pm.

Registration is required, on a first come first served basis. For members of the Seniors Association and children under 12 bus transportation is free. Guests will pay a \$10 transportation fee which



Little Black Book of Scams/Competition Bureau Canada

Seniors get help against scammers

Canadians lose millions of dollars each year to scammers who bombard us with online, mail, door-to-door and telephone scams. But now seniors can fight back against the con artists, thanks to the Little Black Book of Scams. Find out how to get your copy, and learn five quick tips to protect yourself, on page 2.

will include 2016 Seniors Association membership. Members and guests are responsible for Pier 21 admission (under 6 years free, 6 - 16 years \$7, all others \$8 + tax).

March 30 is the deadline for registration and payment for guests.

Space is limited to 50 people.

For more information, or to reserve your seat for the trip email excursions@bayseniors.ca or call the Information Centre (902)820-3334.

Later, the Association is planning to offer excursions to Hope for Wildlife, and the Annapolis Royal Historic Gardens.

The Seniors Association of St. Margaret's Bay is a not-for-profit registered society whose purpose is to provide housing and accommodation options and assistance for seniors, to represent interests of seniors in the greater St. Margaret's Bay area, and to share in development of wellness living for seniors in the area.

FUTURE EVENTS

Our monthly meetings are open to anyone, and are free.

Fitness Classes: Fridays at 10 am in the Bay Community Center, 11 Station Rd., Head of St. Margaret's Bay. Drop-ins welcome \$2/class.

Tai Chi: Monday mornings at Shining Waters Marina.

Anyone interested in finding out more is welcome to come and observe. Enquiries can be made by email to TaiChi@bayseniors.ca or call 902-820-3334.

Thursday, March 17 2pm at Shining Waters Marina – Annual General Meeting.

Before the AGM, Pauline and Bill MacDonald will give a talk entitled 'Your Home is a Toxic Dump', about the ingredients in everyday products which could harm us, the environment and wildlife.

Thursday, April 21 2pm

Shining Waters – Bats. 'All About Bats and the White Nose Syndrome', by Dr. Brenna McLeod Frasier.

Saturday, April 23 - Pier 21, Seaport Market and the Central Library Tour. Don't miss the March 30 deadline for registering for this trip.

Saturday, May 14 11am-3pm – Bay Expo, Giant Steps Children's Centres, 15 French Village Station Road. A family friendly event showcasing all that the Bay has to offer.

Shall we dance?

We are hoping to offer dance classes this year. Possibilities include social dance, creative movement for those with limited movement or dementia, healthy steps, and a fun class. If this would interest you, please email social@bayseniors.ca or call the Information Centre at 902-820-3334.



How to guard against scammers

Detective Constable Desmond Lambert (above), of the Integrated Financial Unit HRP/RCMP was guest speaker at our February meeting.

He talked about how to protect yourself from fraud. And he shared 'The Little Black Book of Scams'. You can download a copy from our website www.bayseniors.ca/misc.html.

Here are 5 top tips:

1. Shred all documents and items containing personal info.
2. Destroy credit card style hotel keys (they contain credit card and personal information).
3. If something sounds too good to be true, it is probably a fraud.
4. Use updated anti-virus and security software.
5. Fraudsters often have personal information that make them seem credible. Beware.

Need help with property taxes?

For low income families, paying property taxes can be tough. That's why Halifax Regional Municipality offers programs that may help homeowners pay their property tax through a payment plan, a property tax rebate or a deferral (where payment is put off to a later date).

To qualify for these programs, you need a combined household income of \$32,000 or less a year and you must live within HRM. The deadline for applications is March 31, 2016.

More details can an application check list can be found at

http://www.halifax.ca/taxes/exemption/documents/TaxExemp_Newsletter_2015-16.pdf

Three ways you can make a difference

Are you keen to serve your community? Here are three ways you can play a part.

1. New Board Members for the Seniors Association. If you are interested, contact Melan Sapp at: mtsapp@eastlink.ca or give him a call at (902)858-2210.
2. Volunteer Webmaster Wanted. A volunteer webmaster is needed for the www.BayHousing.ca and a backup person for the www.BaySeniors.ca websites.
3. Housing for Refugees. The Bay Refugee Project is looking for secure, comfortable and affordable accommodation for refugee families to start their new life in our community. If you have a house or apartment for rent, please contact Beverly Carlsen at beverly.carlsen@yahoo.ca.

For more information about any of the topics in this newsletter, visit our website www.bayseniors.ca or contact the Seniors Information Centre: email info@bayseniors.ca telephone 902-820-3334. The centre is inside The Doctors' Office at 5181 St Margaret's Bay Road, Upper Tantallon. It's open 10 - 2 on Tuesdays and Thursdays.